

#### ABSTRACT OF THE DISCLOSURE

A method for providing advances to a taxpayer based upon an anticipated income tax refund amount prior to the preparation and filing of the income tax return. The method comprising the steps of qualifying a taxpayer for an advance, preparing an application for the advance, transmitting the application to a central processing center; verifying that the client has no loans or offsets against the refund; verifying that a desired minimum amount of money is anticipated from the income tax return; issuing the advance; preparing the income tax return and collecting the amount of the advance along with additional fees from the received income tax return. An additional feature of providing prepaid tax preparer services is also included in the method.

2025 RELEASE UNDER E.O. 14176